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Fill in this information to identify your case:		
United States Bankruptcy Court for the: Northern District of: Georgia (State)		
Case number (if known)	Chapter you are filing under:	
	Chapter 7 Chapter 11	
	☐ Chapter 12 ☐ Chapter 13	Check if this is an amended filing

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/17

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a joint case—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car, "the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Identify Yourself		
	About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1. Your full name	Aminata First name	First name
Write the name that is on your government-issued picture identification (for example, your driver's license or passport	Annette Middle name Favors Last name	Middle name Last name
Bring your picture identification to your meeting with the trustee.	Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)
2. All other names you have used in the last 8 years	First name	First name
Include your married or	Middle name	Middle name
maiden names.	Last name	Last name
	First name	First name
	Middle name	Middle name
	Last name	Last name
3. Only the last 4 digits of your Social Security number or	XXX - XX- 4439 OR	XXX - XX
federal Individual Taxpayer Identification number (ITIN)	9 vv - vv-	9 xx - xx-

Debtor 1 Aminata First Name		avors ast Name	Case number (if known)	_
First Name	Middle Name D	asi name		_
	About Debtor 1:		About Debtor 2 (Spouse Only in a Joint Case):	
Any business names and Employer	I have not used any business na	ames or EINs.	I have not used any business names or EINs.	
Identification Numbers (EIN) you have used in the last	Business name		Business name	_
8 years	Business name		Business name	
Include trade names and doing business as names	EIN		EIN	_
	EIN		EIN	_
5. Where you live	070 NO the ide Du A + 2010		If Debtor 2 lives at a different address:	
	370 NOrthside Dr Apt 2213 Number Street		Number Street	_
	Atlanta Georgia	30318		
	City State Fulton	Zip Code	City State Zip Code	
	County		County	_
	If your mailing address is differed above, fill it in here. Note that the notices to you at this mailing address.	court will send any	If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.	
	Number Street		Number Street	_
				_
	City State	Zip Code	City State Zip Code	_ _
6. Why you are choosing this district	Check one:		Check one:	
to file for bankruptcy	Over the last 180 days before fili lived in this district longer than ir	n any other district.	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	
	I have another reason. Explain. (See 28 U.S.C. §§ 1408.)	I have another reason. Explain. (See 28 U.S.C. §§ 1408.	.)
				_
	-			_
				_

Debtor 1 Aminata	Annette	Favors	Case number (if k	nown)
First Name	Middle Name	Last Name		
Part 2: Tell the Court Abo	out Your Bankruptcy	y Case		
 The chapter of the Bankruptcy Code you are choosing to file under 		ief description of each, see <i>Notice</i> 2010)). Also, go to the top of page		.C. § 342(b) for Individuals Filing for ropriate box.
8. How you will pay the fee	more details aborcashier's check, may pay with a company with a co	out how you may pay. Typically, or money order. If your attorned credit card or check with a pre-late fee in installments. If you chay Your Filing Fee in Installments and fee be waived (You may receive the property line that applies to your fame).	, if you are paying they is submitting you be printed address. Hoose this option, sints (Official Form 10 uest this option on the, and may do so on the size and you are	in the clerk's office in your local court for the fee yourself, you may pay with cash, ir payment on your behalf, your attorney sign and attach the <i>Application for</i> 193A). It if you are filing for Chapter 7. By law, a nly if your income is less than 150% of a unable to pay the fee in installments). If the Chapter 7 Filing Fee Waived (Official
9. Have you filed for bankruptcy within the last 8 years?	Yes. District District District	\	When MM / DD / YYYYY When MM / DD / YYYYY When MM / DD / YYYYY	Case number
10. Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?	Yes. Debtor District Debtor District		When	Relationship to you Case number, if known
11. Do you rent your residence?	✓ No. G	ndlord obtained an eviction judgm o to line 12.		nst You (Form 101A) and file it with

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Debtor 1 Aminata Annette Favors Case number (if known) First Name Middle Name Last Name Part 3: Report About Any Businesses You Own as a Sole Proprietor 12. Are you a sole No. Go to Part 4. proprietor of any fullor part-time Yes. Name and location of business business? Name of business, if any A sole proprietorship is a business you operate as an Number Street individual, and is not a separate legal entity such as a corporation, partnership, or LLC. If you have more than State Zip Code one sole proprietorship, use a Check the appropriate box to describe your business: separate sheet and Health Care Business (as defined in 11 U.S.C. § 101(27A)) attach it to this petition. Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) Stockbroker (as defined in 11 U.S.C. § 101(53A)) Commodity Broker (as defined in 11 U.S.C. § 101(6)) None of the above 13. Are you filing under If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set Chapter 11 of the appropriate deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance Bankruptcy Code and sheet, statement of operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. § 11 16(1)(B). are vou a small business debtor? Ⅵ I am not filing under Chapter 11. For a definition of small business debtor, No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the see 11 U.S.C. § Bankruptcy Code. 101(51D). Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code. Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention 14. Do you own or have ✓ No. any property that Yes. What is the hazard? poses or is alleged to pose a threat of imminent and If immediate attention is needed, why is it needed? identifiable hazard to public health or safety? Or do you Where is the property? own any property Street Number that needs immediate attention? For example, do you own perishable goods, City State Zip Code or livestock that must be fed, or a building that needs urgent repairs?

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Debtor 1 Aminata Annette Favors Case number (if known)

Part 5: Explain Your Efforts to Receive a Briefing About Credit Counseling About Debtor 1: About Debtor 2 (Spouse Only in a Joint Case): You must check one: You must check one: 15. Tell the court whether you have ✓ I received a briefing from an approved credit I received a briefing from an approved credit received briefing counseling agency within the 180 days before I counseling agency within the 180 days before I about credit filed this bankruptcy petition, and I received a filed this bankruptcy petition, and I received a counseling. certificate of completion. certificate of completion. Attach a copy of the certificate and the payment plan, Attach a copy of the certificate and the payment plan, The law requires that if any, that you developed with the agency. if any, that you developed with the agency. you receive a briefing about credit I received a briefing from an approved credit I received a briefing from an approved credit counseling before you counseling agency within the 180 days before I counseling agency within the 180 days before I file for bankruptcy. filed this bankruptcy petition, but I do not have a filed this bankruptcy petition, but I do not have a certificate of completion. certificate of completion. You must truthfully check one of the Within 14 days after you file this bankruptcy petition, Within 14 days after you file this bankruptcy petition, following choices. If you MUST file a copy of the certificate and payment you MUST file a copy of the certificate and payment you cannot do so, you plan, if any. plan, if any. are not eligible to file. I certify that I asked for credit counseling services ☐ I certify that I asked for credit counseling services from an approved agency, but was unable to from an approved agency, but was unable to If you file anyway, the obtain those services during the 7 days after I obtain those services during the 7 days after I court can dismiss your made my request, and exigent circumstances made my request, and exigent circumstances case, you will lose merit a 30-day temporary waiver of the merit a 30-day temporary waiver of the whatever filing fee you requirement. requirement. paid, and your creditors can begin To ask for a 30-day temporary waiver of the To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what requirement, attach a separate sheet explaining what collection activities efforts you made to obtain the briefing, why you were efforts you made to obtain the briefing, why you were again. unable to obtain it before you filed for bankruptcy, and unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this what exigent circumstances required you to file this Your case may be dismissed if the court is dissatisfied Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before with your reasons for not receiving a briefing before you filed for bankruptcy. you filed for bankruptcy. If the court is satisfied with your reasons, you must still If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed. If you do not do so, your case may be dismissed. Any extension of the 30-day deadline is granted only Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days. for cause and is limited to a maximum of 15 days. I am not required to receive a briefing about credit I am not required to receive a briefing about credit counseling because of: counseling because of: I have a mental illness or a mental I have a mental illness or a mental Incapacity. Incapacity. deficiency that makes me deficiency that makes me incapable of realizing or making incapable of realizing or making rational decisions about finances. rational decisions about finances. My physical disability causes me to Disability. My physical disability causes me to Disability. be unable to participate in a be unable to participate in a briefing in person, by phone, or briefing in person, by phone, or through the internet, even after I through the internet, even after I reasonably tried to do so. reasonably tried to do so. Active duty. I am currently on active military Active duty. I am currently on active military duty in a military combat zone. duty in a military combat zone. If you believe you are not required to receive a briefing If you believe you are not required to receive a briefing about credit counseling, you must file a motion for about credit counseling, you must file a motion for waiver of credit counseling with the court. waiver of credit counseling with the court.

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Debtor 1 Aminata Annette Favors Case number (if known) First Name Middle Name Last Name Part 6: **Answer These Questions for Reporting Purposes** 16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as 16. What kind of debts do "incurred by an individual primarily for a personal, family, or household purpose." you have? No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. No. Go to line 16c. Yes. Go to line 17. 16c. State the type of debts you owe that are not consumer debts or business debts. 17. Are you filing under No. I am not filing under Chapter 7. Go to line 18. Chapter 7? Do you estimate that Yes. I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative after any exempt expenses are paid that funds will be available to distribute to unsecured creditors? property is excluded □ No. and administrative expenses are paid that Yes. funds will be available for distribution to unsecured creditors? **1**-49 1,000-5,000 25,001-50,000 18. How many creditors 50-99 5,001-10,000 50,001-100,000 do vou estimate that you owe? 100-199 10,001-25,000 More than 100,000 200-999 \$0-\$50,000 \$1,000,001-\$10 million \$500,000,001-\$1 billion 19. How much do you \$50,001-\$100,000 \$10,000,001-\$50 million \$1,000,000,001-\$10 billion estimate your assets to be worth? \$100,001-\$500,000 \$50,000,001-\$100 million \$10,000,000,001-\$50 billion \$500,001-\$1 million \$100,000,001-\$500 million More than \$50 billion \$0-\$50,000 \$1,000,001-\$10 million \$500,000,001-\$1 billion 20. How much do you \$50,001-\$100,000 \$10,000,001-\$50 million \$1,000,000,001-\$10 billion estimate your \$100,001-\$500,000 \$50,000,001-\$100 million \$10,000,000,001-\$50 billion liabilities to be? \$500,001-\$1 million \$100,000,001-\$500 million More than \$50 billion Part 7: Sign Below I have examined this petition, and I declare under penalty of perjury that the information provided is true and For you correct. If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. X X /s/ Aminata Favors Signature of Debtor 1 Signature of Debtor 2 Executed on __7/19/2018 Executed on MM / DD / YYYY MM / DD / YYYY

Debtor 1 Aminata First Name	Annette Middle Name	Favors Last Name	Case number (if k	(nown)
For your attorney, if you are represented by one If you are not represented by an attorney, you do not	eligibility to proceed un relief available under ead debtor(s) the notice requ have no knowledge after	der Chapter 7, 11, 12 ch chapter for which uired by 11 U.S.C. § 3	2, or 13 of title 11, United the person is eligible. I al 342(b) and, in a case in w	ave informed the debtor(s) about distance Code, and have explained the lso certify that I have delivered to the which § 707(b)(4)(D) applies, certify that I ules filed with the petition is incorrect.
need to file this page.	/s/ Bobby Shane Palmer		Date Mi	7/19/2018 M / DD / YYYY
	Printed name Semrad Law Firm			
	Firm name 303 Perimeter Center	North		
	Street Suite 201			
	Atlanta City		Georgia State	30346 Zip Code
	Contact phone	6786687160	State Email address	zip Code bpalmer@semradlaw.com
	783345 Bar number		State	

Fill in this in	formation to identify your o	case:			Ī		
Debtor 1	Aminata	Annette	Favors				
	First Name	Middle N	Name Last Nam	е			
Debtor 2 (Spouse, if filing	First Name	Middle N	Name Last Nam				
United State	es Bankruptcy Court for the:		District of Geo				
			(Stat				
Case number (If known)	er						
Officia	l Form 107				_		Check if this is a amended filing
	ent of Financia	al Δffairs f	or Individuals	Filing for	Bankru	intev	04/-
information number (if I	olete and accurate as po n. If more space is need known). Answer every q ive Details About Your	ed, attach a sepa uestion.	arate sheet to this form	. On the top of a			
			and where You Lived	belore			
1. What	is your current marital st	atus?					
	Married Not married						
2. Durin	g the last 3 years, have yo	ou lived anywhere	e other than where you liv	ve now?			
\rightarrow \text{\rightarrow}	No /es. List all of the places yo Debtor 1:	ou lived in the last	Dates Debtor 1 lived there	where you live no	N.		Dates Debtor 2 lived there
				Same as D	ebtor 1		Same as Debtor 1
_	1666 South Hidden Hills Pky	vay	From			_	From
N	Number Street		To 10/2017	Number Street			To
_	Stone Georgia	30088	10/2017				
<u>N</u>	Mountain			City	State	Zip Code	
	City State	Zip Code		Same as D	ebtor 1		Same as Debtor 1
<u>-</u>	Number Street		From	Number Street			From
ō	Dity State	Zip Code		City	State	Zip Code	
_	-			-			
	the last 8 years, did you e ritories include Arizona, Califo						
	s. Make sure you fill out S	chedule H: Your	Codebtors (Official Form	106H).			

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Debtor 1 Aminata Annette Favors Case number (if known) First Name Middle Name Last Name Part 2: Explain the Sources of Your Income Did you have any income from employment or from operating a business during this year or the two previous calendar years? Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1. Yes. Fill in the details. Debtor 1 Debtor 2 Sources of income **Gross income** Sources of income **Gross income** Check all that apply. (before deductions and (before deductions and Check all that apply. exclusions) exclusions) Wages, $\overline{\mathbf{A}}$ Wages, \$14828.14 From January 1 of current year until commissions, commissions, the date you filed for bankruptcy: bonuses, tips bonuses, tips Operating a Operating a business business Wages, Wages, \$26000.00 For last calendar year: commissions, commissions, (January 1 to December 31, 2017 bonuses, tips bonuses, tips YYYY Operating a Operating a business business Wages, Wages, \$25000.00 For the calendar year before that: commissions, commissions, (January 1 to December 31, 2016) bonuses, tips bonuses, tips YYYY Operating a Operating a business business Did you receive any other income during this year or the two previous calendar years? Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1. List each source and the gross income from each source separately. Do not include income that you listed in line 4. Yes. Fill in the details. Debtor 1 Debtor 2 Sources of income Sources of income Gross income from Gross income from Describe below. each source Describe below. each source (before deductions (before deductions and exclusions) and exclusions) \$2,800.00 401K Loan From January 1 of current year until the date you filed for bankruptcy: For last calendar year: (January 1 to December 31, 2017 Estimated 2015 Tax For the calendar year before that: Refund \$350.00 (January 1 to December 31, 2016

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Debtor 1 Aminata Annette Favors Case number (if known) First Name Middle Name Last Name List Certain Payments You Made Before You Filed for Bankruptcy Part 3: 6. Are either Debtor 1's or Debtor 2's debts primarily consumer debts? No. Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,425* or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$6,425* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. * Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment. Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. Was this payment Dates of payment Total amount paid Amount you still owe for Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or vendors Other Mortgage Creditor's Name Number Street Credit card Loan repayment Citv Suppliers or State 7in Code vendors Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment

City

State

Zip Code

Suppliers or

vendors
Other

First Name				ors .	Case number	· · · ·
		Middle Name	Last	t Name		
siders include orporations of gent, including	your relatives; a which you are a	any general partners an officer, director, p ness you operate as	; relatives of any operson in control,	general partners; part or owner of 20% or	nerships of which y more of their voting	who was an insider? ou are a general partner; g securities; and any managing domestic support obligations,
√ No						
✓ No ✓ Yoo List o	ll no monto to	an incidar				
res. List a	II payments to a	an insider.	Dalassaf	T.1.1	A	Decree for this comment
			Dates of payment	Total amount paid	Amount you still owe	Reason for this payment
			. ,			
Insider's Na	ıme					
Number Str	ro at					
Number Su	eet					
City	State	Zip Code				
Insider's Na	ıme					
Number Str	reet					
O'th :	Ctata	7:- O				
City	State	Zip Code				
nsider? nclude paymen	ts on debts gua	aranteed or cosigne	d by an insider.			
✓ No Yes. List al	I payments tha	it benefited an ins	der. Dates of payment	Total amount paid	Amount you still owe	Reason for this payment Include creditor's name
<u> </u>		t benefited an ins	Dates of		-	
Yes. List al	ime	t benefited an ins	Dates of		-	
Yes. List al	ime	t benefited an ins	Dates of		-	
Yes. List al	ime reet		Dates of		-	
Yes. List al	ime	t benefited an ins	Dates of		-	
Yes. List all Insider's Na Number Str	eet State		Dates of		-	
Yes. List al	eet State		Dates of		-	
Insider's Na Number Str City Insider's Na	eet State		Dates of		-	
Yes. List all Insider's Na Number Str	eet State		Dates of		-	
Insider's Na Number Str City Insider's Na	eet State		Dates of		-	

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Debtor 1 Aminata Annette Favors Case number (if known) First Name Middle Name Part 4: Identify Legal Actions, Repossessions, and Foreclosures 9. Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes. No Yes. Fill in the details. Nature of the case Status of the case Court or agency Case title Pending Court Name On appeal Case number NumberStreet Concluded City State Zip Code Case title Pending Court Name On appeal Case number NumberStreet Concluded Citv State Zip Code Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below. No. Go to line 11. Yes. Fill in the information below. Describe the property Value of the property 2015 Kia Optima \$0 07/2018 1ST CHOICE CREDIT UNIO Creditor's Name Explain what happened 315 AUBURN AVE NE Number Street Property was repossessed. Property was foreclosed. 30303 **ATLANTA** Georgia Property was garnished. City State Zip Code Property was attached, seized, or levied. Describe the property Date Value of the property Creditor's Name Explain what happened Number Street Property was repossessed.

City

State

Zip Code

Property was foreclosed. Property was garnished.

Property was attached, seized, or levied.

Debt	tor 1	Aminata	Annette	Favors	Case number (if known)		
		First Name	Middle Name	Last Name			
11.		thin 90 days before you fi counts or refuse to make			ank or financial institution, s	∍t off any amou	nts from your
	✓	No Yes. Fill in the details.					
		1 Co. 1 III II I II C CCIAIIo.					
				Describe the action the	e creditor took	Date action was taken	Amount
		Creditor's Name		•			
		Number Street		-			
				Last 4 digits of account r	number: XXXX-		
		City State	Zip Code				
12.					possession of an assignee for	the benefit of (creditors, a court-
		pointed receiver, a custo	dian, or another officia	ll?			
		No Yes					
Part	5:	List Certain Gifts and	l Contributions				
13.	W	ithin 2 years before you f	iled for bankruptcy, did	d you give any gifts with a to	otal value of more than \$600	per person?	
	~	No					
		Yes. Fill in the details for	or each gift.				
		Gifts with a total value per person	of more than \$600	Describe the gifts		Dates you gave the gifts	Value
		Person to Whom You Ga	ave the Gift	-			
		Number Street		-			
		City State	Zip Code	-			
		Person's relationship to y	·				
		Person to Whom You Ga	ave the Gift	-			
		Number Street		-			
		City State	Zip Code	-			
		Person's relationship to y	ou/ou				

	Aminata	Annette	Favors	Case number (if known	n)	
	First Name	Middle Name	Last Name			
Wi	thin 2 years before you	ı filed for bankruptcy, dic	d you give any gifts or contribution	is with a total value o	f more than \$600	to any charity?
V	No					
Ė	I Yes Fill in the details	for each gift or contribut	ion			
Ь	•	-			_	
	Gifts or contribution		Describe what you contribut	ed	Date you	Value
	that total more than	\$600			contributed	
	Charity's Name		_			
			_			
	Number Street		_			
			_			
	City St	ate Zip Code				
	1					
t 6:	List Certain Losses	S				
		filed for bankruptcy or si	nce you filed for bankruptcy, did y	ou lose anything beca	ause of theft, fire,	other disaster, or
gaı	mbling?					
✓	No					
Ë	Yes. Fill in the details					
ш						
	Describe the proper		Describe any insurance cover		Date of your	Value of property
	how the loss occurre	ea	Include the amount that insura pending insurance claims on li		loss	lost
			A/B: Property.	ie 33 di <i>Scriedule</i>		
			1,21,1,04,019			
						-
t 7:	List Certain Payme	ente er Transfere				
	lude any attorneys, bank		otcy petition? or credit counseling agencies for sen	ices required in your ba	nkruptcy.	
✓		kruptcy petition preparers, o	or credit counseling agencies for sen			A
✓	lude any attorneys, bank No	kruptcy petition preparers, o			Date payment or transfer was made	Amount of payment
□	lude any attorneys, bank No Yes. Fill in the details	kruptcy petition preparers, o	or credit counseling agencies for sen Description and value of any transferred		Date payment or transfer was made	payment
✓	lude any attorneys, bank No	cruptcy petition preparers, o	or credit counseling agencies for sen		Date payment or transfer	
✓	lude any attorneys, bank No Yes. Fill in the details CC Advising, Inc.	cruptcy petition preparers, o	or credit counseling agencies for sen Description and value of any transferred		Date payment or transfer was made	payment
□	lude any attorneys, bank No Yes. Fill in the details CC Advising, Inc. Person Who Was Paid	cruptcy petition preparers, o	or credit counseling agencies for sen Description and value of any transferred		Date payment or transfer was made	payment
□	No Yes. Fill in the details CC Advising, Inc. Person Who Was Paid 703 Washington Ave.	cruptcy petition preparers, o	or credit counseling agencies for sen Description and value of any transferred		Date payment or transfer was made	payment
	CC Advising, Inc. Person Who Was Paid 703 Washington Ave. Number Street	cruptcy petition preparers, o	or credit counseling agencies for sen Description and value of any transferred		Date payment or transfer was made	payment
□	CC Advising, Inc. Person Who Was Paid 703 Washington Ave. Number Street Bay City Mi	Kruptcy petition preparers, of the control of the c	or credit counseling agencies for sen Description and value of any transferred		Date payment or transfer was made	payment
	CC Advising, Inc. Person Who Was Paid 703 Washington Ave. Number Street Bay City Mi	cruptcy petition preparers, o	or credit counseling agencies for sen Description and value of any transferred		Date payment or transfer was made	payment
	CC Advising, Inc. Person Who Was Paid 703 Washington Ave. Number Street Bay City Mi	ruptcy petition preparers, of the control of the co	or credit counseling agencies for sen Description and value of any transferred		Date payment or transfer was made	payment
	CC Advising, Inc. Person Who Was Paid 703 Washington Ave. Number Street Bay City Mi City St.	STE 200 ichigan 48708 ate Zip Code	or credit counseling agencies for sen Description and value of any transferred		Date payment or transfer was made	payment
	CC Advising, Inc. Person Who Was Paid 703 Washington Ave. Number Street Bay City Mi City St.	STE 200 ichigan 48708 ate Zip Code	or credit counseling agencies for sen Description and value of any transferred		Date payment or transfer was made	payment
	CC Advising, Inc. Person Who Was Paid 703 Washington Ave. Number Street Bay City Mi City St.	STE 200 ichigan 48708 ate Zip Code	or credit counseling agencies for sen Description and value of any transferred		Date payment or transfer was made	payment
	CC Advising, Inc. Person Who Was Paid 703 Washington Ave. Number Street Bay City Mi City St. Email or website addre	STE 200 STE 200 Sichigan 48708 ate Zip Code Payment, if Not You	or credit counseling agencies for sen Description and value of any transferred		Date payment or transfer was made	payment
\ \forall \ \forall \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \	CC Advising, Inc. Person Who Was Paid 703 Washington Ave. Number Street Bay City Mi City St.	STE 200 STE 200 Sichigan 48708 ate Zip Code Payment, if Not You	or credit counseling agencies for sen Description and value of any transferred		Date payment or transfer was made	payment
\ \forall \ \forall \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \	CC Advising, Inc. Person Who Was Paid 703 Washington Ave. Number Street Bay City Mi City St. Email or website addre	STE 200 STE 200 Sichigan 48708 ate Zip Code Payment, if Not You	or credit counseling agencies for sen Description and value of any transferred		Date payment or transfer was made	payment
	CC Advising, Inc. Person Who Was Paid 703 Washington Ave. Number Street Bay City Mi City St. Email or website addre	STE 200 STE 200 Sichigan 48708 ate Zip Code Payment, if Not You	or credit counseling agencies for sen Description and value of any transferred		Date payment or transfer was made	payment
	CC Advising, Inc. Person Who Was Paid 703 Washington Ave. Number Street Bay City Mi City St. Email or website addre	STE 200 STE 200 Sichigan 48708 ate Zip Code Payment, if Not You	or credit counseling agencies for sen Description and value of any transferred		Date payment or transfer was made	payment
	CC Advising, Inc. Person Who Was Paid 703 Washington Ave. Number Street Bay City Mi City St. Email or website addre Person Who Was Paid Number Street	STE 200 ichigan 48708 ate Zip Code ess e Payment, if Not You	or credit counseling agencies for sen Description and value of any transferred		Date payment or transfer was made	payment
	CC Advising, Inc. Person Who Was Paid 703 Washington Ave. Number Street Bay City Mi City St. Email or website addre Person Who Was Paid Number Street	STE 200 STE 200 Sichigan 48708 ate Zip Code Payment, if Not You	or credit counseling agencies for sen Description and value of any transferred		Date payment or transfer was made	payment
	CC Advising, Inc. Person Who Was Paid 703 Washington Ave. Number Street Bay City Mi City St. Email or website addre Person Who Was Paid Number Street Person Who Made the Person Who Was Paid Number Street	STE 200 STE 200 ichigan 48708 ate Zip Code ess Payment, if Not You ate Zip Code	or credit counseling agencies for sen Description and value of any transferred		Date payment or transfer was made	payment
	CC Advising, Inc. Person Who Was Paid 703 Washington Ave. Number Street Bay City Mi City St. Email or website addre Person Who Was Paid Number Street	STE 200 STE 200 ichigan 48708 ate Zip Code ess Payment, if Not You ate Zip Code	or credit counseling agencies for sen Description and value of any transferred		Date payment or transfer was made	payment

		nnette	Favors	Case numb			
	First Name N	liddle Name	Last Name				
he	thin 1 year before you filed for ba Ip you deal with your creditors or not include any payment or transfe	to make payme	ents to your creditors?	our behalf pay o	or transfer any	property to a	nyone who promised
	1 No						
Ě	Yes. Fill in the details.						
_	Tool I iii ii a lo dodallo.		Decement on and value of a		Da		Amount of normant
			Description and value of a transferred	пургоренту	pa tra	yment or nsfer was ide	Amount of payment
	Person Who Was Paid						
	1 6/36/11 Willo Was I ala						
	Number Street						
	City State	Zip Code					
	d transfers that you have already list No Yes. Fill in the details.	ou on the statell					
	-		Description and value of p	roperty De	scribe any pro	perty or	Date
			transferred	pa	yments receive		
				In	exchange		made
	Person Who Received Transfer						
	Person Who Received Transfer Number Street						
		Zip Code					
	Number Street City State	Zip Code					
	Number Street City State Person's relationship to you	Zip Code					
	Number Street City State Person's relationship to you Person Who Received Transfer	Zip Code					
	Number Street City State Person's relationship to you Person Who Received Transfer	Zip Code					
be	Number Street City State Person's relationship to you Person Who Received Transfer Number Street City State	Zip Code bankruptcy, did	I you transfer any property to a	ı self-settled tr	ust or similar o	device of whic	ch you are a
be	Number Street City State Person's relationship to you Person Who Received Transfer Number Street City State Person's relationship to you thin 10 years before you filed for neficiary?	Zip Code bankruptcy, did	I you transfer any property to a	ı self-settled tr	ust or similar o	device of whic	ch you are a
be	Number Street City State Person's relationship to you Person Who Received Transfer Number Street City State Person's relationship to you thin 10 years before you filed for neficiary? nese are often called asset-protection	Zip Code bankruptcy, did	I you transfer any property to a	n self-settled tr	ust or similar o	device of whic	ch you are a
be	Number Street City State Person's relationship to you Person Who Received Transfer Number Street City State Person's relationship to you thin 10 years before you filed for neficiary? nese are often called asset-protection	Zip Code bankruptcy, did	I you transfer any property to a Description and value of			device of whic	Date transfer was made
be	Number Street City State Person's relationship to you Person Who Received Transfer Number Street City State Person's relationship to you thin 10 years before you filed for neficiary? nese are often called asset-protection	Zip Code bankruptcy, did				device of whic	Date transfer was

Debtor 1 Aminata Annette Favors Case number (if known)
First Name Middle Name Last Name

Part 8: List Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units

		List Gertain i mancial Accounts, mstrum				
	mov Inclu	nin 1 year before you filed for bankruptcy, we red, or transferred? ude checking, savings, money market, or other fin peratives, associations, and other financial institut	nancial accounts; certificates of dep	•	•	
	✓	No Yes. Fill in the details.				
			Last 4 digits of account number	Type of account or instrument	Date account was closed, sold, moved, or transferred	Last balance before closing or transfer
		Person Who Was Paid	XXXX-	Checking Savings		
		Number Street		Money market		
				Brokerage Other		
		City State Zip Code				
		Person Who Was Paid	XXXX-	Checking Savings		
		Number Street		Money market		
				Brokerage		
				Other		
		City State Zip Code		<u> </u>		
21.	othe	ou now have, or did you have within 1 year ber valuables? No Yes. Fill in the details.	efore you filed for bankruptcy, a	ny safe deposit box or other dep	pository for securi	ties, cash, or
	Ш	res. Till ill die details.	Who else had access to it?	Describe the conter	nts	Do you still have it?
		Name of Financial Institution	Name			No
		Number Street	Number Street			Yes
		City State Zip Code	City State Zip C	Code		
22.	Hav	e you stored property in a storage unit or pla	ce other than your home within	1 vear before you filed for bank	ruptcv?	
	✓	No Yes. Fill in the details.	ŕ	, ,		
			Who else had access to it?	Describe the content	nts	Do you still have it?
		Name of Storage Facility	Name			□ No
		Number Street	Number Street			Yes
			City State Zip (Code		
		City State Zip Code				

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Debtor 1 Aminata Annette Favors Case number (if known) First Name Part 9: Identify Property You Hold or Control for Someone Else 23. Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone. **✓** No Yes. Fill in the details. Where is the property? Describe the contents Value Owner's Name **NumberStreet** Number Street City State Zip Code City State Zip Code **Give Details About Environmental Information** For the purpose of Part 10, the following definitions apply: ■ Environmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material. Site means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites. Hazardous material means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term. Report all notices, releases, and proceedings that you know about, regardless of when they occurred. 24. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law? Yes. Fill in the details. Governmental unit Date of Environmental law, if you know it notice Name of site Governmental unit Number Street **NumberStreet** City State Zip Code Zip Code State 25. Have you notified any governmental unit of any release of hazardous material? Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice Name of site Governmental unit Number Street **NumberStreet** City State Zip Code City State Zip Code

Deb		Aminata		Annette	Favors	Case n	umber (if known)	
		First Name		Middle Name	Last Name			
26.	Hav	e you been a part	y in any judic	ial or adminis	strative proceeding unde	er any environmental	law? Include settlements and orde	rs.
	Ħ	Yes. Fill in the det	tails.					
	Н				Court or agency		Nature of the case	Status of the
								case
		Case title						Pending
					Court Name			On appeal
		Case number			NumberStreet	_		
					City State	Zip Code		Concluded
		1			•			
Part	11:	Give Details Ab	oout Your B	Business or C	Connections to Any B	usiness		
27.	Witl	nin 4 vears before	vou filed for	bankruptev. d	lid vou own a business o	r have any of the foll	owing connections to any business	?
		-				-		
		A sole propri	etor or self-e	mployed in a t	trade, profession, or othe	er activity, either full-t	time or part-time	
		A member of	a limited liab	ility company	(LLC) or limited liability p	partnership (LLP)		
		A partner in a	a partnership)				
		An officer, di	rector, or ma	naging execu	tive of a corporation			
					equity securities of a co	propration		
	✓	No. None of the a						
		Yes. Check all that	at apply abov	e and fill in th	e details below for each	business.		
					Describe the na	ture of the business	Employer Identification n	
							include Social Security no	umber or ITIN.
		Business Name					EIN:	
		Number Street			N		Dates business existed	
		City	State	Zip Code		ntant or bookkeeper	From To	
		Oity	Oldio	Zip oodo			From To	
					Describe the na	ture of the business	Employer Identification no include Social Security no	
							EIN:	
		Business Name					EIN.	
		Number Street					Dates business existed	
		Number Street			Name of accoun	itant or bookkeeper	Bates Basilless existed	
		City	State	Zip Code			From To	
					Describe the na	ture of the business	Employer Identification no include Social Security no	
								diliber of fills.
		Business Name					EIN:	
		N 1 2:					Detect by all and a large	
		Number Street			Name of accoun	ntant or bookkeeper	Dates business existed	
		City	State	Zip Code		nunt of bookkeeper	From To	
		J.,	Olulo	p 000e			FromTo	

Debtor	1 Aminata	Annette	Favo	ors	Case number (if known)
	First Name	Middle Na	ne Last	Name	
	reditors, or other p	-	tcy, did you give a fi	nancial statement to	anyone about your business? Include all financial institutions,
F	Yes. Fill in the c	letails helow			
_		otalio bolow.	Data	issued	
			Date	Issueu	
	Name		MM/D	D/YYYY	
	Number Stree	t			
	City	State Zip	Code		
	_	p			
Part 12	Sign Below				
true	e and correct. I un ankruptcy case ca	nderstand that making an result in fines up to S	a false statement, c	oncealing property, o	and I declare under penalty of perjury that the answers are or obtaining money or property by fraud in connection with ears, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
		s/ Aminata Favors ature of Debtor 1			Signature of Debtor 2
	Olgii	ature of Debtor 1			Date
	Date	7/19/2018			Date
Did	l vou attach additi	onal pages to Your Sta	tement of Financial	Affairs for Individuals	Filing for Bankruptcy (Official Form 107)?
	No				
M					
Ш	Yes				
Did	l you pay or agree	to pay someone who is	not an attorney to l	help you fill out bank	ruptcy forms?
~	No				
	Yes. Name of pers	son			Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

Fill in this	information to identify your ca	ase:				
Debtor 1	Aminata	Annette	Favors			
	First Name	Middle Name	Last Name			
Debtor 2 (Spouse, if fil	ing) First Name	Middle Name	Last Name			
United Sta	ates Bankruptcy Court for the:	Northern	District of Georgia			
Case num	ber		(State)			
					Check if this is an	
	I Form 106A/B				amended filing	
Sched	dule A/B: Prope	rty			12/	
category v responsibl write your	where you think it fits best. E e for supplying correct infor name and case number (if k	e as complete and accu mation. If more space is nown). Answer every que	iset only once. If an asset fits in more the rate as possible. If two married people needed, attach a separate sheet to this estion. Other Real Estate You Own or Hav	are filing together, both as form. On the top of any	are equally	
1. Do you	ı own or have any legal or eq	uitable interest in any re	esidence, building, land, or similar prop	erty?		
✓	No. Go to Part 2					
	Yes. Where is the property?					
		What i	s the property? Check all that apply.		claims or exemptions. Put	
1.1	Street address, if available, or o	other description	igle-family home		ured claims on <i>Schedule D</i> aims Secured by Property.	
		<u> </u>	plex or multi-unit building ndominium or cooperative	Current value of the	Current value of the	
		<u> </u>	anufactured or mobile home	entire property?	portion you own?	
		Lai				
	Number Street	Inv	vestment property	Describe the nature of interest (such as fee		
	City State		neshare her		the entireties, or a life estate), if known.	
	Oily State	Who h	as an interest in the property? Check	Check if this is co	ommunity property	
		one.	btor 1 only			
			btor 2 only			
		<u> </u>	btor 1 and Debtor 2 only			
		At	least one of the debtors and another			
			information you wish to add about this	item, such as local		
16	la		ty identification number:			
1.2	own or have more than one, li	What i	s the property? Check all that apply.		claims or exemptions. Put ured claims on <i>Schedule D.</i>	
1.2	Street address, if available, or	other description	plex or multi-unit building	Creditors Who Have Claims Secured by Pro		
		<u> </u>	ndominium or cooperative	Current value of the	Current value of the	
		<u> </u>	anufactured or mobile home	entire property?	portion you own?	
	Number Street	La		Describe the nature of	of your ownership	
		<u> </u>	restment property neshare	interest (such as fee	simple, tenancy by	
	City State		her	the entireties, or a lif	e estate), if known.	
		L∟l Who h	as an interest in the property? Check	Check if this is co (see instructions)	ommunity property	
		one.	No. of columns			
		<u> </u>	btor 1 only			
		<u> </u>	btor 2 only btor 1 and Debtor 2 only			
		<u> </u>	least one of the debtors and another			
				itam anah ar Irral		
			information you wish to add about this ty identification number:	item, such as local		

Debtor 1	Aminata First Name	Annette Middle Name	Favors Last Name	Case numbe	r (if known)	
1.3	et address, if available, or oth		What is the property? Check all that Single-family home Duplex or multi-unit building Condominium or cooperative Manufactured or mobile home	at apply.	the amount of any secu	claims or exemptions. Put red claims on Schedule D: ims Secured by Property. Current value of the portion you own?
Nun	nber Street State	Zip Code	Land Investment property Timeshare Other		Describe the nature of interest (such as fee sthe entireties, or a life	imple, tenancy by
		[[[Who has an interest in the proper Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and a Other information you wish to add property identification number:	unother	Check if this is co (see instructions) such as local	mmunity property
	the dollar value of the por ve attached for Part 1. Wri	tion you own for a te that number h	all of your entries from Part 1, inc ere.	cluding any entrie	s for pages	
Do you ow		equitable interes	t in any vehicles, whether they ar also report it on Schedule G: Execut	-	-	
3. Cars, va		lity vehicles, motor	cycles			
3.1	Make Model: Year:	Kia Optima 2015	Who has an interest in the prone. Debtor 1 only	operty? Check	the amount of any secu	claims or exemptions. Put ured claims on <i>Schedule D:</i> aims Secured by Property.
	Approximate mileage: Other information:	38000	Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors a	and another	Current value of the entire property? \$13000.00	Current value of the portion you own? \$13000.00
3.2	Make Model: Year:		who has an interest in the prone. Debtor 1 only	operty? Check	the amount of any secu	claims or exemptions. Put ured claims on Schedule D: aims Secured by Property.
	Approximate mileage: Other information:		Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors a Check if this is communit instructions)	and another	Current value of the entire property?	Current value of the portion you own?

Debtor 1	Aminata First Name	Annette Middle Name	Favors Last Name	Case numbe	r (if known)	
3.3	Make Model: Year: Approximate mileage: Other information:		Who has an interest in thone. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 At least one of the debt Check if this is comminstructions)	only ors and another	the amount of any secu	claims or exemptions. Put ured claims on Schedule D: aims Secured by Property. Current value of the portion you own?
3.4	Make Model: Year: Approximate mileage: Other information:		Who has an interest in thone. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2		the amount of any secu	claims or exemptions. Put ured claims on Schedule D: aims Secured by Property. Current value of the portion you own?
	ercraft, aircraft, motor ho nples: Boats, trailers, motors	•	At least one of the debt Check if this is comm instructions) recreational vehicles, oth fishing vessels, snowmobiles	ors and another sunity property (see er vehicles, and acce		
4.1	Yes Make Model: Year: Approximate mileage: Other information:		Who has an interest in thone. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 At least one of the debt Check if this is comminstructions)	only ors and another	the amount of any secu	claims or exemptions. Put ured claims on Schedule D: aims Secured by Property. Current value of the portion you own?
4.2	Make Model: Year: Approximate mileage: Other information:		Who has an interest in thone. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 At least one of the debt Check if this is comminstructions)	only ors and another	the amount of any secu	claims or exemptions. Put ured claims on Schedule D: aims Secured by Property. Current value of the portion you own?
	-	-	of your entries from Part 2			3000.00

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Page 23 of 59 Debtor 1 Aminata Annette Favors Case number (if known) First Name Middle Name Last Name Part 3: **Describe Your Personal and Household Items** Current value of the Do you own or have any legal or equitable interest in any of the following items? portion you own? Do not deduct secured claims or exemptions. 6. Household goods and furnishings Examples: Major appliances, furniture, linens, china, kitchenware Yes. Describe... Household Goods & Furnishings \$1850.00 7. Electronics Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music Yes. Describe... Electronics \$250.00 8. Collectibles of value Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles [] No Yes. Describe... 9. Equipment for sports and hobbies Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments No Yes. Describe... 10. Firearms Examples: Pistols, rifles, shotguns, ammunition, and related equipment No Yes. Describe... 11. Clothes Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories Yes. Describe... Wearing Apparel \$950.00 12. Jewelry Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, aold, silver No Yes. Describe... Jewelry & Watches \$150.00 13. Non-farm animals Examples: Dogs, cats, birds, horses Nο Yes. Describe... 14. Any other personal and household items you did not already list, including any health aids you did not list **✓** No

Official Form 106A/B Schedule A/B: Property page 4

\$3200.00

15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached

for Part 3. Write that number here

Yes. Describe...

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Debtor 1 Aminata Annette Favors Case number (if known) First Name Last Name Middle Name Part 4: **Describe Your Financial Assets** Current value of the Do you own or have any legal or equitable interest in any of the following? portion you own? Do not deduct secured claims or exemptions. 16. Cash Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition \$50.00 Yes Cash: 17. Deposits of money Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each. Institution name: 17.1. Checking account: Go Bank \$5.00 \$10.00 17.2. Checking account: 1st Choice Credit Union 17.3. Savings account: \$5.00 1st Choice Credit Union 17.4. Savings account: 17.5. Certificates of deposit: 17.6. Other financial account: 17.7. Other financial account: 17.8. Other financial account: 17.9. Other financial account: 18. Bonds, mutual funds, or publicly traded stocks Examples: Bond funds, investment accounts with brokerage firms, money market accounts ◪ No Institution or issuer name: 19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture **✓** No Name of entity % of ownership: Yes. Give specific information about

them

Deb	tor 1 Aminata First Name	Annette Middle Name	Last Nama	Case number (if known)	
20.	Government and corpo Negotiable instruments i	Middle Name prate bonds and other negotiab nclude personal checks, cashiers' ents are those you cannot transfer	checks, promissory no	tes, and money orders.	
	Yes. Give specific information about them	Issuer name:			
21.			thrift savings accounts	s, or other pension or profit-sharing plans	
	Yes. List each account	Type of account: 401(k) or similar plan:	Institution name:		
	separately.	Pension plan:			
		Retirement account:			
		Keogh: Additional account:			
		Additional account:			
22.		prepayments deposits you have made so that vith landlords, prepaid rent, public			
	Yes	Electric:			
		Gas:			
		Heating oil:			
		Security deposit on rental unit:			
		Prepaid rent:			
		Telephone:			
		Water:			
		Rented furniture:			
		Other:			
23.	Annuities (A contract fo	r a periodic payment of money to	you, either for life or for	r a number of years)	
	No Yes	Issuer name and description:			

Dept	or 1 Aminata	Anr		Favors	Case number (if known)	
24.	First Name Interests in a		dle Name account in a q	Last Name	under a qualified state tuition program.	
		530(b)(1), 529A(b), and 5		,		
	✓ No Yes	Institution name and des	scription. Separa	rately file the records of any int	erests.11 U.S.C. § 521(c):	
25.		able or future interests in the state of the	in property (ot	ther than anything listed in	line 1), and rights or powers	
	✓ No					
	Yes. Desc	ribe				
26.	Patents con	rights trademarks tra	de secrets an	nd other intellectual proper	tv	
20.				s from royalties and licensing a		
	✓ No	7.				
	Yes. Desc	nbe				
27.	Licenses, fran	 nchises, and other gene	eral intangible:	es		
		-	_		uor licenses, professional licenses	
	✓ No Yes. Desc	ribo				
	L Tes. Desc	ibe				
Mon	nev or proper	ty owed to you?				Current value of the
	.o, c. p. cpc.	,				portion you own? Do not deduct secured claims or exemptions.
28.	Tax refunds ov	ved to you				
	□ No					
	✓ No				Fadaul	Ф0.00
	Yes. Give s	specific information t them, including whether	r		Federal:	\$0.00
	Yes. Give s abour you a	· ·	r		Federal: State:	\$0.00 \$0.00
29	Yes. Give s abour you a and t	t them, including whether already filed the returns the tax years	r			
29.	Yes. Give s abour you a and t	t them, including whether already filed the returns the tax years		port, child support, maintena	State:	\$0.00 \$0.00
29.	Yes. Give s abour you a and t Family suppor Examples: Past	t them, including whether already filed the returns he tax years t due or lump sum alimon		port, child support, maintena	State: Local: nce, divorce settlement, property settlement	\$0.00 \$0.00
29.	Yes. Give s abour you a and t Family suppor Examples: Past	t them, including whether already filed the returns the tax years		port, child support, maintena	State: Local: nce, divorce settlement, property settlement Alimony:	\$0.00 \$0.00 at \$0.00
29.	Yes. Give s abour you a and t Family suppor Examples: Past	t them, including whether already filed the returns he tax years t due or lump sum alimon		port, child support, maintena	State: Local: nce, divorce settlement, property settlement Alimony: Maintenance:	\$0.00 \$0.00 at \$0.00 \$0.00
29.	Yes. Give s abour you a and t Family suppor Examples: Past	t them, including whether already filed the returns he tax years t due or lump sum alimon		port, child support, maintena	State: Local: nce, divorce settlement, property settlement Alimony: Maintenance: Support:	\$0.00 \$0.00 at \$0.00 \$0.00 \$0.00
29.	Yes. Give s abour you a and t Family suppor Examples: Past	t them, including whether already filed the returns he tax years t due or lump sum alimon		port, child support, maintena	State: Local: Alimony: Maintenance: Support: Divorce settlement:	\$0.00 \$0.00 at \$0.00 \$0.00
	Yes. Give s abour you a and t Family suppor Examples: Past No Yes. Give s	t them, including whether already filed the returns he tax years		port, child support, maintena	State: Local: nce, divorce settlement, property settlement Alimony: Maintenance: Support:	\$0.00 \$0.00 at \$0.00 \$0.00 \$0.00
	Yes. Give s abour you a and t Family suppor Examples: Past No Yes. Give s Other amount Examples: Unp	t them, including whether already filed the returns he tax years	ly, spousal supp	s, disability benefits, sick pay,	State: Local: Alimony: Maintenance: Support: Divorce settlement:	\$0.00 \$0.00 at \$0.00 \$0.00 \$0.00
	Yes. Give s about you a and t Family suppor Examples: Past No Yes. Give s Other amount Examples: Unp Soci	t them, including whether already filed the returns he tax years	ly, spousal supp	s, disability benefits, sick pay,	State: Local: Alimony: Maintenance: Support: Divorce settlement: Property settlement:	\$0.00 \$0.00 at \$0.00 \$0.00 \$0.00
	Yes. Give s about you a and t Family suppor Examples: Past No Yes. Give s Other amount Examples: Unp Soci	t them, including whether already filed the returns he tax years	ly, spousal supp	s, disability benefits, sick pay,	State: Local: Alimony: Maintenance: Support: Divorce settlement: Property settlement:	\$0.00 \$0.00 at \$0.00 \$0.00 \$0.00

Deb ⁻	tor 1 Aminata	Annette	Favors	Case number (if known)	
	First Name	Middle Name	Last Name		
31.	Interests in insurance Examples: Health, disab		savings account (HSA); credit, he	omeowner's, or renter's insurance	
	Yes. Name the insu of each policy and I	rance company	ompany name:	Beneficiary:	Surrender or refund value:
32.		ty that is due you from so		ar are commented and the receive	
	property because some		ceeds from a life insurance policy	r, or are currently entitled to receive	
	No Yes. Describe				
33.		arties, whether or not you no poloyment disputes, insura	u have filed a lawsuit or made a	a demand for payment	
	✓ No Yes. Describe				
34.	Other contingent and to set off claims	unliquidated claims of ev	ery nature, including counterc	laims of the debtor and rights	
	✓ No Yes. Describe				
35.	Any financial assets yo	ou did not already list			
	Yes. Describe				
36.			Part 4, including any entries fo		\$70.00
Part	_	- -	-	terest In. List any real estate in Part 1	
37.	Do you own or have ar	ny regat or equitable inter	est in any business-related pro		
	No. Go to Part 6. Yes. Go to line 38.			poi	rrent value of the rtion you own? not deduct secured claims
38.	Accounts receivable of	or commissions you alread	dy earned	ore	exemptions
	No Yes. Describe				
39.	Office equipment, furn Examples: Business-rela		nodems, printers, copiers, fax ma	chines, rugs, telephones, desks, chairs, electro	nic devices
	No Yes. Describe				

Debt	tor 1 Aminata	Annette	Favors	Case number (if known)	
	First Name	Middle Name	Last Name		
40.	Machinery, fixtures, e	quipment, supplies you use in	business, and tools of	your trade	
	√ No				
					1
	Yes. Describe				
	-				
41.	Inventory				
	.∡ No				
					1
	Yes. Describe				
40	1.1				
42.	Interests in partnersh	lips or joint ventures			
	✓ No				
	Yes. Give specific	Name	of entity:	% of ownership:	
	information about				
	them				-
					<u> </u>
				· •	
				<u></u>	
43. (Customer lists, mailing	lists, or other compilations			
	√ No				
		and advantage of the transfer of the transfer		111000114141	
	Yes. Do your lists I	nclude personally identifiable info	rmation (as defined in 1	TU.S.C. § TUT(4TA))?	
	☐ No				
	<u></u>				
	Yes. Desc	ribe			
44.	Any business-related	property you did not already li	st		
	√ No				
	$\mathbf{\underline{}}$				
	Yes. Give specific information				
	iiiioiiiiauoii				
					
45. A	dd the dollar value of a	all of your entries from Part 5, i	including any entries f	or pages you have attached	
▶					
Part	6: Describe Any Fa	arm- and Commercial Fish	ing-Related Proper	rty You Own or Have an Interest In.	
		n interest in farmland, list it in Part 1			
46.	Do you own or have a	ny legal or equitable interest i	n any farm- or comme	roial fishing-related property?	
40.	Do you own or have a	my legal of equitable interest i	in unity larmin or committee	rolar halling related property.	Comment value of the
	No. Go to Part 7.				Current value of the portion you own?
	Yes. Go to line 47.				Do not deduct secured claims
					or exemptions
47.	Farm animals				
	Examples: Livestock, p	oultry, farm-raised fish			
	✓ No				
	Yes. Describe				
	_				
					·

Debt	or 1 Aminata First Name		Favors Last Name	Case number (if known)	
48.	Crops-either growing of	or harvested			
	✓ No				
	Yes. Describe				
49.	Farm and fishing equip	ment, implements, machinery, fixture	es, and tools of trade		
	✓ No				
	Yes. Describe				
50	Farm and fishing suppl	ies, chemicals, and feed			
00.	No	ics, one incurs, and icca			
	Yes. Describe				
51.	Any farm- and commer	cial fishing-related property you did	not already list		
	✓ No				
	Yes. Describe				
		l of your entries from Part 6, includin		-	
Tor Pa	irt 6. Write that number	here			
Part 1	7: Describe All Pro	perty You Own or Have an Intere	est in That You Did N	lot List Δhove	
		perty of any kind you did not already l			
		s, country club membership			
	✓ No Yes. Give specific				
	information				
					_
54. A	dd the dollar value of all	l of your entries from Part 7. Write th	at number nere		
Part 8	List the Totals of	Each Part of this Form			
55. F	Part 1: Total real estate	, line 2		·····	
56. r	part 2 total vehicles, line	e 5	44000000		
-		d household items, line 15	\$13000.00		
	art 4: Total financial as	•	\$3200.00		
	Part 5: Total business-re		\$70.00		
		ishing-related property, line 52			
	Part 7: Total other prope				
		Add lines 56 through 61	¢16070.00		. \$10070.00
		-	\$16270.00	Copy personal property total	+ \$16270.00
					\$16270.00
63. T	otal of all property on S	chedule A/B. Add line 55 + line 62			

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F			Favors	
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse, if filing)	First Name	Middle Name	Last Name	
United States Ban	kruptcy Court for the:	Northern	District of Georgia	
			(State)	

Official Form 106C

Check if this is an amended filing

Schedule C: The Property You Claim as Exempt

04/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Pai	t 1: Identify the Property You Claim	n as Exempt		
1.	Which set of exemptions are you claiming ✓ You are claiming state and federal not	onbankruptcy exemp	otions. 11 U.S.C. § 522(b)(3)	
	Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own Copy the value from Schedule A/B	Amount of the exemption you claim Check only one box for each exemption.	Specific laws that allow exemption
	Brief description: Household Goods & Furnishings Line from Schedule A/B: 06	\$1,850.00	\$1,850.00 100% of fair market value, up to any applicable statutory limit	O.C.G.A. § 44-13-100(a)(4)
	Brief description: Electronics Line from Schedule A/B: 07	\$250.00	\$250.00 100% of fair market value, up to any applicable statutory limit	O.C.G.A. § 44-13-100(a)(4)
3.	✓ No	ry 3 years after that for o	375? cases filed on or after the date of adjustment.) rithin 1,215 days before you filed this case?	

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Debtor 1 Aminata Annette Favors Case number (if known)

Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own	Amount of the exemption you claim Check only one box for each exemption.	Specific laws that allow exemption
	Copy the value from Schedule A/B		
Brief description:	\$950.00		O.C.G.A. § 44-13-100(a)(4)
Wearing Apparel	ψ930.00	\$950.00	_
Line from Schedule A/B: 11		100% of fair market value, up to any applicable statutory limit	
Brief	\$150.00		O.C.G.A. § 44-13-100(a)(5)
description: Jewelry & Watches	φ130.00	\$150.00	_
Line from Schedule A/B: 12		100% of fair market value, up to any applicable statutory limit	
Brief	Φ50.00		O.C.G.A. § 44-13-100(a)(6)
description: Cash on Hand	\$50.00	\$50.00	
Line from Schedule A/B: 16		100% of fair market value, up to any applicable statutory limit	_
Brief description:	\$5.00	\$5.00	O.C.G.A. § 44-13-100(a)(6)
Checking account, Go Bank		100% of fair market value, up to any	_
Line from Schedule A/B: 17		applicable statutory limit	
Brief description:	\$10.00		O.C.G.A. § 44-13-100(a)(6)
Checking account, 1st Choice Credit Union		\$10.00 \$10.00 100% of fair market value, up to any	_
Line from Schedule A/B: 17		applicable statutory limit	
Brief	\$5.00		O.C.G.A. § 44-13-100(a)(6)
description: Savings account, 1st	ΨΟ.ΟΟ	\$5.00	_
Choice Credit Union		100% of fair market value, up to any	
Line from Schedule A/B: 17		applicable statutory limit	

		Do	cument Page 32 of s	59		
Fill in th	is information to identify your ca	se:				
Debtor ¹	1 Aminata	Annette	Favors			
	First Name	Middle Name	Last Name			
Debtor 2 (Spouse, i		Middle Name	Last Name			
United S	States Bankruptcy Court for the:	Northern	District of Georgia			
			(State)			
(If known)	ımber					
Offic	cial Form 106D			J		Check if this is an amended filing
Sch	edule D: Credito	ors Who Ha	ve Claims Secure	ed by Pron	ertv	12/15
more spa	•		e are filing together, both are equ nber the entries, and attach it to t	•		
	any creditors have claims se	ecured by your proper	tv?			
	•		with your other schedules. You hav	re nothing else to repo	ort on this form.	
_ _	Yes. Fill in all of the information		, , , , , , , , , , , , , , , , , , , ,	3		
		150.011.				
Part 1:						
	ist all secured claims. If a credit		cured claim, list the creditor ticular claim, list the other creditors	Column A	Column B	Column C
	Part 2. As much as possible, list	· ·		Amount of claim Do not deduct the	Value of collateral	Unsecured portion
n	ame.			value of collateral.	that supports	If any
					this claim	
	ST CHOICE CREDIT UNIO	Describe the property	that secures the claim:	\$15,698.00	\$13,000.00	\$2,698.00
1	315 AUBURN AVE NE	2015 Kia Optima				
	Number Street	_	, the claim is: Check all that apply.			
_		Contingent				
_	ATLANTA GA 30303 City State ZIP Code Who owes the debt? Check one.	Unliquidated				
1		Disputed				
	✓ Debtor 1 only	Nature of lien. Check a	all that apply.			
Ī	Debtor 2 only		made (such as mortgage or secured			
	Debtor 1 and Debtor 2 only	car loan)	and the state of t			
	At least one of the debtors		as tax lien, mechanic's lien)			
-	and another Check if this claim relates	Judgment lien from				
L	Check if this claim relates to a community debt	Other (including a ri	ght to offset)			
	Date debt was 6/2016	Last 4 digits of accou	nt number0618			

Add the dollar value of your entries in Column A on this page. Write that number

here:

\$15,698.00

Fill in	this infor	mation to identify your c	ase:						
Debto	r 1	Aminata	Annette	Favors					
Debto	r 2	First Name	Middle Name	Last Nam	е				
	e, if filing)	First Name	Middle Name	Last Nam	e				
United	States B	Bankruptcy Court for the:	Northern	District of Geor					
Case r	number n)			(State	e) 				
Offic	cial F	orm 106E/F				_	Chec	ck if this is ar	n amended filing
Sch	nedu	ule E/F: Cre	ditors Who	Have U	nsecur	ed Clain	ns		12/1
other p Form 1 claims the en- known	party to a local of the local o	e and accurate as possion executory contracts and on Schedule G: Exe blisted in Schedule D: Che boxes on the left. At All of Your PRIORITY reditors have priority un	s or unexpired leases the cutory Contracts and lead to the cutors who Hold Clait tach the Continuation Unsecured Claims	at could result in a Inexpired Leases ((ms Secured by Pro, Page to this page.	a claim. Also lis Official Form 10 perty. If more s	t executory cont 6G). Do not inclu pace is needed, (racts on <i>Schedu</i> ude any creditors copy the Part yo	le A/B: Prop s with partia u need, fill i	pe <i>rty</i> (Official ally secured it out, number
[☐ No. 0 ✓ Yes.	Go to Part 2.							
li A	sted, ider As much a Continuat	f your priority unsecured ntify what type of claim it is as possible, list the claims ion Page of Part 1. If mon aplanation of each type of	is. If a claim has both pri in alphabetical order acc e than one creditor holds	ority and nonpriority ording to the credito a particular claim, lis	amounts, list that r's name. If you st the other credit	at claim here and s have more than two ors in Part 3.	how both priority	and nonprio	rity amounts.
		,	,				Total	Priority	Nonpriority
2.1	Georgia	Department of Revenue					claim \$0.00	amount \$0.00	\$0.00
	Atlanta City Who inc		30345 Zip Code one.	As of the date yo apply. Contingent Unliquidated Disputed Type of PRIORITY Domestic sup	bt incurred? u file, the claim				
	At le	east one of the debtors an		government	tain other debts	you owe the jury while you we	re		
		eck if this claim relates	to a community debt	intoxicated	•	jary willie you wo			
2.2	_	Revenue Service Creditor's Name		Last 4 digits of a	ccount number		\$0.00	\$0.00	\$0.00
	P.O. Box	x 7346		When was the de	bt incurred?	n/a			
	Number	Street		As of the date yo	u file, the claim	is: Check all that			
	Deb Deb Deb At le	chia Pennsylvan State curred the debt? Check of stor 1 only stor 2 only stor 1 and Debtor 2 only east one of the debtors an eck if this claim relates laim subject to offset?	Zip Code one. d another	Taxes and cer government Claims for dea intoxicated	port obligations tain other debts	you owe the jury while you we	re –		

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Debtor 1 Aminata Annette Favors Case number (if known) First Name Last Name Middle Name List All of Your NONPRIORITY Unsecured Claims Part 2: Do any creditors have nonpriority unsecured claims against you? No. You have nothing to report in this part. Submit this form to the court with your other schedules. **V** Yes. List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim. If a creditor has more than one priority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3.If you have more than four priority unsecured claims fill out the Continuation Page of Part 2. **Total claim** DEPT OF ED/NAVIENT 4.1 \$5,388.00 Last 4 digits of account number Nonpriority Creditor's Name PO BOX 9635 When was the debt incurred? 1/2018 Number Street As of the date you file, the claim is: Check all that apply. Contingent WILKES BARRE Pennsylvania 18773 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only $\overline{\mathbf{A}}$ Type of NONPRIORITY unsecured claim: Debtor 2 only ✓ Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts Other. Specify Is the claim subject to offset? **✓** No Yes 4.2 DEPT OF ED/NAVIENT \$3,500.00 Last 4 digits of account number 0104 Nonpriority Creditor's Name When was the debt incurred? 1/2018 PO BOX 9635 Number Street As of the date you file, the claim is: Check all that apply. Contingent WILKES BARRE Pennsylvania 18773 Unliquidated City State Zip Code Disputed Who incurred the debt? Check one. Debtor 1 only \square Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts Other. Specify Is the claim subject to offset? No $\overline{}$

Yes

Debtor 1 Aminata Annette Favors Case number (if known)
First Name Middle Name Last Name

collection agend	cy here. Similarly, if	you have more that	n one creditor for a	any of the debts th	original creditor in Parts 1 or 2, then list the lat you listed in Parts 1 or 2, list the additional or 2, do not fill out or submit this page.
Internal Revenue	Service - Atl				
Name			On which en	try in Part 1 or Pa	rt 2 did you list the original creditor?
401 W Peachtree	e St. NW, Stop 334-D		Line 2.2	of (Check	✓ Part 1: Creditors with Priority Unsecured Claims
Number Stree	et		<u> </u>	one):	Part 2: Creditors with Nonpriority Unsecured Claims
Atlanta	Georgia	30308	Last 4 digits	of account number	er
City	State	Zip Code			<u> </u>
Special Assistant	US Attorney		— On which on	tmi in Bort 1 or Bo	rt 2 did you list the original creditor?
Name			On which em	tiy iii Fait i Oi Fa	it 2 did you list the original creditor:
401 W. Peachtre	e St, NW		Line 2.2	of (Check	✓ Part 1: Creditors with Priority Unsecured Claims
Number Stree	et		<u></u>	one):	Part 2: Creditors with Nonpriority Unsecured Claims
Atlanta	Georgia	30308	Last 4 digits	of account number	er
City	State	Zip Code			
United States Atte	orney's Office		On which on	try in Part 1 or Pa	rt 2 did you list the original creditor?
Name			On which en	try III Fart 1 Of Fa	rt 2 did you list the original creditor?
	S.W., Suite 600, U.S	. Courthouse	Line 2.2	of (Check	Part 1: Creditors with Priority Unsecured Claims
Number Stree	et 			one):	Part 2: Creditors with Nonpriority Unsecured Claims
Atlanta	Georgia	30303	Last 4 digits	of account number	er
City	State	Zip Code			·
	ustice, Tax Division			turin Doub 4 c - D-	Outid view list the entire of the Outid view of the Outid
Name			On which en	uy m Part i of Pa	rt 2 did you list the original creditor?
75 Spring Street	SW		Line 2.2	of (Check	Part 1: Creditors with Priority Unsecured Claims
Number Stree	et		<u></u>	one):	Part 2: Creditors with Nonpriority Unsecured Claims
Atlanta	Georgia	30303	Last 4 digits	of account number	er
City	State	Zip Code			
Office of Attorney	y General		Onbiab	tor in Bort 1 or D-	rt 2 did you list the original are ditar?
Name			On which en	ury in Part 1 of Pa	rt 2 did you list the original creditor?
40 Capitol Sq Sw	v		Line 2.1	of (Check	Part 1: Creditors with Priority Unsecured Claims
Number Stree	et			one):	Part 2: Creditors with Nonpriority Unsecured Claims
Atlanta	Georgia	30334	Last 4 digits	of account number	
City	State	Zip Code	Lust + digits	o. account number	<u> </u>

Debtor 1 Aminata Annette Favors Case number (if known)
First Name Middle Name Last Name

Part 4: Add th	art 4: Add the Amounts for Each Type of Unsecured Claim					
6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 2: Add the amounts for each type of unsecured claim.						
			Total claims			
Total claims from Part 1	6a. Domestic support obligations.	6a.	\$0.00			
nom rait i	6b. Taxes and certain other debts you owe the government		\$0.00			
	6c. Claims for death or personal injury while you were intoxicated	6c.	\$0.00			
	6d. Other. Add all other priority unsecured claims. Write that	6d.	\$0.00			
	amount here.		\$0.00			
	6e. Total. Add lines 6a through 6d.	6e.				
			Total claims			
Total claims from Part 2	6f. Student loans	6f.	\$8,888.00			
	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$0.00			
	6h. Debts to pension or profit-sharing plans, and other similar	6h.	\$0.00			
	debts		\$0.00			
	Other. Add all other nonpriority unsecured claims. Write that amount here.	6i.	·			
	6j. Total. Add lines 6f through 6i.	6j.	\$8,888.00			

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Fill in this information to identify your case:					
Debtor 1	Aminata	Annette	Favors		
	First Name	Middle Name	Last Name	_	
Debtor 2					
(Spouse, if filing)	First Name	Middle Name	Last Name	_	
United States Bankruptcy Court for the:		Northern	District of Georgia (State)		
Case number (If known)			(Otato)	_	

Official Form 106G

Check if this is an amended filing

Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
 - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
 - Yes. Fill in all of the information below even if the contracts or leases are listed on Schedule A/B: Property (Official Form 106A/B).
- 2. List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

	Person or comp	pany with whom you have	the contract or lease	State what the contract or lease is for
2.1	The Point at We	stside		Other,
	Name			Other,
				Residential Lease
	370 Northside D	Drive NW		
	Number	Street	_	
	Atlanta	Georgia	30318	
	City	State	Zip Code	

			3	
Fill in this infor	mation to identify your c	ase:		
Debtor 1	Aminata	Annette	Favors	
	First Name	Middle Name	Last Name	
Debtor 2 (Spouse, if filing)	Elect Name	Maria Nama	Last Name	
(opouse, ir iiirig)	First Name	Middle Name	Last Name	
United States E	Bankruptcy Court for the:	Northern	District of Georgia (State)	
Case number			(State)	
(If known)				<u></u>
				Check if this amended filin
Official	Form 106H			amonaca IIIII
Official	101111 10011			
Schedul	e H: Your Cod	lebtors		12
No Yes 2. Within the Idaho, Lo No.	e last 8 years, have you uisiana, Nevada, New Mex Go to line 3. . Did your spouse, forme No	lived in a community pro ico, Puerto Rico, Texas, W er spouse, or legal equiva	ashington, and Wisconsin.)	? (Community property states and territories include Arizona, Californian.) time?
	Yes. In which communit	y state or territory did yo	u live?	Fill in the name and current address of that person.
	Name of your spouse, f	ormer spouse, or legal equ	ivalent	
	Number Street			
	City	State	Zip Code	<u></u>
	•		•	
		_	-	if your spouse is filing with you. List the person shown in line 2 have listed the creditor on Schedule D (Official Form 106D),

Schedule E/F (Official Form 106E/F), or Schedule G (Official Form 106G). Use Schedule D, Schedule E/F, or Schedule G to fill out Column 2.

Column 2: The creditor to whom you owe the debt

Check all schedules that apply:

Column 1: Your codebtor

Official Form 106H Schedule H: Your Codebtors page 1

		D0	Cument	i age 53	01 33			
ill in this int	formation to identify	your case:						
Debtor 1	Aminata	Annette	Favors					
700101	First Name	Middle Name	Last Na		- Che	eck if this is:		
Debtor 2						An amended filing		
spouse, if filing)	First Name	Middle Name	Last Na	ame		G		
Inited States ne: case number	Bankruptcy Court for	Northern	_ District of Ge (S	eorgia tate)		A supplement showing p expenses as of the follow		
known)						MM / DD / YYYY		
Official	Form 106I							
chedu	le I: Your In	come						12/
oouse. If mo umber (if kr								
1. Fill in you informatio	r employment		Debtor 1			Debtor 2		
		Employment status	✓ Employ	ved		Employed		
-	e more than one job, eparate page with			nployed		Not Employed		
information employers	n about additional	0	_					
		Occupation	Unit Clerk					
self-emplo	art time, seasonal, or eyed work.	Employer's name	Grady Men	norial Hospital C	orp	_ ;		
•	n may include student aker, if it applies.	Employer's address	80 Jesse F Number Stre			Number Street		
			 Atlanta	Georgia	30303			
			City	State	Zip Code	City	State	Zip Code
		How long employed there?	3 years 6 n	nonths				
Estimate me spouse unles If you or your more space,	ss you are separated. r non-filing spouse hav attach a separate she nthly gross wages, sala	the date you file this form	combine the i	nformation for a	•	·		
be. 3. Estimat	e and list monthly ove	rtime pay.		3.	+ \$0.00		_	
4 Calcula	te aross income Add I	ine 2 ± line 3		4	\$2 935 60		ī	

Debto	r 1 <u>Aminata</u>		Favors		Case number	er <i>(if</i>		
	First Name	Middle Name	Last Name		known)	For Debtor 2 or		
					For Debtor 1	non-filing spouse		
Cop	y line 4 here		→ 4.		\$2,935.60			
5. List	all payroll ded							
5a.	Tax, Medicare,	, and Social Security deductions	5a.		\$607.17			
5b.	Mandatory cor	ntributions for retirement plans	5b.		\$0.00			
5c.	Voluntary cont	ributions for retirement plans	5c.		\$146.77			
5d.	Required repay	yments of retirement fund loans	5d.		\$0.00			
5e.	Insurance		5e.		\$152.75			
5f. I	Domestic supp	ort obligations	5f.	_	\$0.00			
5g.	Union dues		5g.	_	\$0.00			
5h.	Other deduction	ons. Specify:	5h.	+ _	\$245.27	+ <u></u>		
6. Add +5h.	the payroll ded	ductions. Add lines 5a + 5b + 5c + 5d + 5e +5	if + 5g 6.		\$1,151.9 <u>5</u>			
7. Calc	ulate total mo	nthly take-home pay. Subtract line 6 from lin	e 4. 7.	_	\$1,783.64			
		ne regularly received:						
	business, profe	om rental property and from operating a ession, or farm ent for each property and business showing						
		ordinary and necessary business expenses, and	d 8a.		\$0.00			
8b.	Interest and di	ividends	8b.	_	\$0.00			
	Family support dependent reg	payments that you, a non-filing spouse, or ularly receive	a					
	divorce settleme	r, spousal support, child support, maintenance ent, and property settlement.	8c.	_	\$0.00			
		t compensation	8d.	_	\$0.00			
	Social Security		8e.	_	\$0.00			
 	nclude cash ass cash assistance	ent assistance that you regularly receive sistance and the value (if known) of any non- that you receive, such as food stamps (benefit emental Nutrition Assistance Program) or es	s 8f.		\$0.00			
8g.	Pension or ret	irement income	8g.		\$0.00			
8h.	Other monthly	income. Specify:	8h.	+ _	\$0.00	·		
9. Add	all other incon	ne Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g	+ 8h. 9.		\$0.00		_	
		r income. Add line 7 + line 9. ne 10 for Debtor 1 and Debtor 2 or non-filing s	10. pouse		\$1,783.64	+	. =	\$1,783.64
Incl frien	ude contribution ds or relatives.	gular contributions to the expenses that your strom an unmarried partner, members of you amounts already included in lines 2-10 or amounts.	r household, y	our dep				
Spe	cify:						11. +	\$0.00
		n the last column of line 10 to the amount on the Summary of Schedules and Statistical Sc					12.	\$1,783.64
								Combined monthly income
13. Do	you expect an No. Yes. Explain:	increase or decrease within the year after	you file this f	orm?				
	1							

Debtor 1Aminata First Name	Annette Middle Name	Favors Last Name	Case number (if known)		
Part 2: Give Details Abo	out Monthly Income		<i>Momy</i>		
Official Form 106l. Ac	lditional page.				
			For Debtor 1	For Debtor 2 or non-filing spouse	
5h.Other payroll deductions. S	pecify:				
1. 401K Loan			\$48.40	-	

2. Purchasing Power Program

\$196.86

Official Form 106l Schedule I: Your Income page 3

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		Docu	ument Page 42 of 5	9	
Fill in this infor	mation to identify yo	our case:			
Debtor 1	Aminata First Name	Annette Middle Name	Favors Last Name		
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name	Check if this is: An amended filin	g
United States E	Bankruptcy Court for	the: Northern	District of Georgia (State)		nowing post-petition chapter 13 he following date:
Case number (If known)			(Giaic)	MM / DD / YYYY	,
Official	Form 106	J			
Schedul	e J: Your E	_ xpenses			12/15
information. If		ded, attach another sheet to this	re filing together, both are equal form. On the top of any addition		
Part 1: Des	cribe Your House	ehold			
1. Is this a joi	nt case?				
✓ No. Go	to line 2				
	nes Debtor 2 live in	ı a separate household?			
		i a separate nousenoiu:			
L	No	est file Official Forms 106 L 2. France	nace for Congrete Household of Dob	tor 0	
0 D a have			nses for Separate Household of Deb	etor 2.	
-	_	No			
Do not list D Debtor 2.	ebtor 1 and	Yes. Fill out this information for each dependent	Dependent's relationship to Debtor 1 or Debtor 2	Dependent's age	Does dependent live with you?
expenses of	enses include f people other	No			
than yourself and dependents		Yes			
Part 2: Estin	mate Your Ongoi	ing Monthly Expenses			
_	of a date after the b		you are using this form as a supp pplemental Schedule J, check th	•	-
	•	on-cash government assistance led it on <i>Schedule I: Your Incom</i> e	-		Your expenses
	or home ownershi		nclude first mortgage payments and		<u>\$550.00</u>
	uded in line 4:				

4a

4b.

4c.

4d.

\$0.00

\$0.00

\$0.00

\$0.00

4a. Real estate taxes

4b. Property, homeowner's, or renter's insurance

4c. Home maintenance, repair, and upkeep expenses

4d. Homeowner's association or condominium dues

Debtor 1 Aminata Annette Favors Case number (if known)
First Name Middle Name Last Name

i iist ivaille	Industrialis Edit Halls		
			Your expenses
5. Additional mortgage paym	ents for your residence, such as home equity loans	5.	\$0.00
6. Utilities:			
6a. Electricity, heat, natural g	as	6a.	\$135.00
6b. Water, sewer, garbage o	pllection	6b.	\$30.00
6c. Telephone, cell phone, I	nternet, satellite, and cable services	6c.	\$120.00
6d. Other. Specify:		6d	\$0.00
7. Food and housekeeping su	pplies	7.	\$263.00
8. Childcare and children's e	ducation costs	8.	\$0.00
9. Clothing, laundry, and dry	cleaning	9.	\$25.00
10. Personal care products a	nd services	10.	\$10.00
11. Medical and dental exper	ses	11.	\$5.00
12. Transportation. Include ga	is, maintenance, bus or train fare. ts	12.	\$100.00
13. Entertainment, clubs, rec	reation, newspapers, magazines, and books	13.	\$0.00
14. Charitable contributions	and religious donations	14.	\$0.00
15. Insurance. Do not include insurance de	ducted from your pay or included in lines 4 or 20.		
15a. Life insurance		15a	\$0.00
15b. Health insurance		15b	\$0.00
15c. Vehicle insurance		15c	\$125.00
15d. Other insurance. Speci	y:	15d	\$0.00
	deducted from your pay or included in lines 4 or 20.		
Specify:		16	\$0.00
17. Installment or lease paym	nents:		
17a. Car payments for Vehic	le 1	17a	\$0.00
17b. Car payments for Vehic	le 2	17b	\$0.00
17c. Other. Specify:		17c	\$0.00
17d. Other. Specify:		17d	\$0.00
	, maintenance, and support that you did not report as deducted from		\$0.00
	ule I, Your Income (Official Form 106I).	18.	
	to support others who do not live with you.		
Specify:	and that included in lines 4 or 5 of this form or an Cahadula I. Vary Income	19.	\$0.00
20. Other real property expen 20a. Mortgages on other pro	ses not included in lines 4 or 5 of this form or on Schedule I: Your Income.	20a	\$0.00
20b. Real estate taxes.	r - 9	20a 20b	\$0.00
20c. Property, homeowner's	or renter's insurance		
20d. Maintenance, repair, an		20c 20d	\$0.00
20e. Homeowner's associati			\$0.00
200. Homeowner 3 associati	on or condominant dates	20e	\$0.00

Official Form 106J Schedule J: Your Expenses page 2

Debtor 1		Annette	Favors	Case number (if known)		
	First Name	Middle Name	Last Name			
21. Othe	r. Specify:				21	\$0.00
	ulate your monthly e	•				\$1,363.00
	Add lines 4 through 2					\$0.00
	., , ,	expenses for Debtor 2), if any,		!		\$1,363.00
22c.	Add line 22a and 22b.	. The result is your monthly exp	enses.		22.	
23.Calcu	ılate your monthly n	et income.				
23a.	Copy line 12 (your cor	mbined monthly income) from	Schedule I.		23a	\$1,783.64
23b.	Copy your monthly ex	openses from line 22 above.			23b	\$1,363.00
		expenses from your monthly in	ncome.			\$420.64
	The result is your mor	nthly net income.			23c	
24. Do v	ou expect an increa	se or decrease in your expen	ses within the vear after	vou file this form?		
-	•		-			
		ect to finish paying for your car l ease or decrease because of a r				
	No					
	/es					
	Explain here:					

B2030 (Form 2030) (12/15)

UNITED STATES BANKRUPTCY COURT

Northern District of Georgia

n re	Aminata Annette Favors	Case No.	
	Debtor		(If known)
		Chapter	Chapter 13
	DISCLOSURE OF COMPENSA	TION OF ATTORNEY FO	R DEBTOR
1.	Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), compensation paid to me within one year before the filing rendered or to be rendered on behalf of the debtor(s) in cor	of the petition in bankruptcy, or agreed to be	e paid to me, for services
	For legal services, I have agreed to accept (\$4500.00 Attorney Fees + \$310.00 Filing Fee)		\$4,810.00
	Prior to the filing of this statement I have received		\$0.00
	Balance Due		\$4,810.00
2.	. The source of the compensation paid to me was:		
	Debtor Other (sp	pecify)	
3.	. The source of the compensation paid to me is:		
	Debtor Other (sp	pecify)	
4.	I have not agreed to share the above-disclosed compe members and associates of my law firm.	ensation with any other person unless they a	re
	I have agreed to share the above-disclosed compensate members or associates of my law firm. A copy of the agent the people sharing in the compensation, is attached.		
5.	. In return for the above-disclosed fee, I have agreed to rend	ler legal service for all aspects of the bankrup	otcy case, including:
	 Analysis of the debtor's financial situation, and ren bankruptcy; 	dering advice to the debtor in determining w	hether to file a petition in
	b. Preparation and filing of any petition, schedules, st	tatements of affairs and plan which may be r	equired;
	c. Representation of the debtor at the meeting of cred	ditors and confirmation hearing, and any adj	ourned hearings thereof;
	d. The debtor authorizes and directs the trustee to pay dismissed or converted prior to confirmation of the hand towards the above balance if the case is dism	plan. The debtor authorizes and directs the	trustee to pay any funds on
6.	. By agreement with the debtor(s), the above-disclosed fee o	does not include the following services:	
	Post-Confirmation Plan Modification \$500.00 Motion to Excuse Plan Payments \$500.00 Defending Post Confirmation Motions to Modify the Sta \$500.00 Motion to Sell Property - \$500.00, Application to Emplo \$500.00 Motion to Incur Debt/Refinance/Approve Loan Modific Motion to Reimpose Stay - \$500.00, Trustee's motion to Motion to Vacate Dismissal/Reopen Case - \$500.00 plu Motion to Retain Tax Refund - \$500.00, Letter to Retain \$300.00, Objection to Fees per rule 3002.1- \$300/Hr, Motion for	by Professional/Motion to Approve Compresation - \$500.00 to dismiss(post bar review) - \$300.00 tus cost. n Tax Refund - \$250.00, Post-Bar Review	omise/Retain Proceeds -

B2030 (Form 2030) (12/15)

	CERTIFICATION					
I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceedings. Pursuant to General Order No. 22-2017, I certify that I provided to the debtor(s) a copy of the "Rights and Responsibilities Statement Between Chapter 13 Debtors and Their Attorneys."						
7/19/2018	/s/ Bobby Shane Palmer					
Date	Signature of Attorney					
	Semrad Law Firm Name of law firm					
	ivalite of idw IIIII					

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Fill in this information to identify your case:					
Debtor 1	Aminata	Annette	Favors		
	First Name	Middle Name	Last Name		
Debtor 2					
(Spouse, if filing)	First Name	Middle Name	Last Name		
United States E	Bankruptcy Court for the:	Northern	District of Georgia		
			(State)		
Case number (If known)					

П	Check if this is an
_	amended filing

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information 12/1

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new Summary and check the box at the top of this page.

	Your assets Value of what you own
. Schedule A/B: Property (Official Form 106A/B)	\$0.00
1a. Copy line 55, Total real estate, from Schedule A/B	· ·
1b. Copy line 62, Total personal property, from Schedule A/B	\$16,270.00 —
1c. Copy line 63, Total of all property on Schedule A/B	\$16,270.00
art 2: Summarize Your Liabilities	
	Your liabilities Amount you owe
. Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D)	
2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$15,698.00 ———————————————————————————————————
. Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F)	\$0.00
3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$8,888.00
Your total liabilities	\$24,586.00
art 3: Summarize Your Income and Expenses	
. Schedule I: Your Income (Official Form 106I)	
Copy your combined monthly income from line 12 of Schedule I	\$1,783.64 ————————————————————————————————————
Schedule J: Your Expenses (Official Form 106J)	#1 060 00
Copy your monthly expenses from line 22, Column A, of Schedule J	\$1,363.00

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Debtor 1 Aminata Annette Favors Case number (if known) First Name Last Name Middle Name Part 4: **Answer These Questions for Administrative and Statistical Records** 6. Are you filing for bankruptcy under Chapters 7, 11, or 13? No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. \square 7. What kind of debt do you have? Your debts are primarily consumer debts. Consumer debts are those incurred by an individual primarily for a personal, family, or household purpose. 11 U.S.C. § 101(8). Fill out lines 8-10 for statistical purposes. 28 U.S.C. § 159. Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. 8. From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official \$2,712.22 Form 122A-1 Line 11; **OR**, Form 122B Line 11; **OR**, Form 122C-1 Line 14. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F: **Total claim** From Part 4 on Schedule E/F, copy the following: \$0.00 9a. Domestic support obligations (Copy line 6a.) \$0.00 9b. Taxes and certain other debts you owe the government. (Copy line 6b.) \$0.00 9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.) \$8,888.00 9d. Student loans. (Copy line 6f.) \$0.00 9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.) \$0.00 9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)

\$8,888.00

9g. Total. Add lines 9a through 9f.

Fill in this infor	mation to identify your c	ase:		
Debtor 1	Aminata	Annette	Favo	rs
	First Name	Middle Name	Last	Name
Debtor 2				
(Spouse, if filing)	First Name	Middle Name	Last	Name
United States E	Sankruptcy Court for the:	Northern	District of	Georgia (State)
Case number (If known)				

Official Form 106Dec

П	Check if this is an
	amended filing

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Pai	t 1: Sign Below	
	Did you pay or agree to pay someone who is NOT an attorney to h	nelp you fill out bankruptcy forms?
	☑ No	
	Yes. Name of person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).
	Under penalty of perjury, I declare that I have read the summary that they are true and correct.	and schedules filed with this declaration and
×	/s/ Aminata Favors	×
	Signature of Debtor 1	Signature of Debtor 2
	Date 7/19/2018	Date
	MM/DD/YYYY	MM/DD/YYYY

UNITED STATES BANKRUPTCY COURT

Northern District of Georgia

In re:	Favors, Aminata Annette	Case No	
	Debtor(s)		
		Chapter.	Chapter13
	VERIFIC	ATION OF CREDITOR MAT	ΓRIX
Th knowledge	ne above named Debtors hereby verify e.	that the attached list of creditors is tr	rue and correct to the best of their
Date:	7/19/2018	/s/ Favors, Amin	nata Annette
		Favors, Aminata Signature of Del	

Internal Revenue Service PO Box 7346 Philadelphia, PA, 19101

Internal Revenue Service - Atl 401 West Peachtree St NW Room 1665 ATTN: Ella Johnson, M/S 334-D Atlanta, GA, 30308

Special Assistant US Attorney 401 W. Peachtree St, NW Atlanta, GA, 30308

United States Attorney's Office 75 Spring Street, S.W., Suite 600, U.S. Courthouse Atlanta, GA, 30303

Department of Justice, Tax Division 75 Spring Street SW Civil Trial Section, Southern Atlanta, GA, 30303

Georgia Department of Revenue 1800 Century Boulevard c/o T Truong Atlanta, GA, 30345

Office of Attorney General 40 Capitol Sq Sw Atlanta, GA, 30334

1ST CHOICE CREDIT UNIO 315 AUBURN AVE NE ATLANTA, GA, 30303

DEPT OF ED/NAVIENT PO BOX 9635 WILKES BARRE, PA, 18773

The Point at Westside 370 Northside Drive NW Atlanta, GA, 30318

Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

This notice is for you if:

You are an individual filing for bankruptcy,

and

Your debts are primarily consumer debts.

Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of the Bankruptcy Code:

- Chapter 7 Liquidation
- Chapter 11 Reorganization
- Chapter 12 Voluntary repayment plan for family farmers or fishermen
- Chapter 13 Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7: Liquidation

	\$245	filing fee
	\$75	administrative fee
+	\$15	trustee surcharge
	\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

- most taxes;
- most student loans;
- domestic support and property settlement obligations;

- most fines, penalties, forfeitures, and criminal restitution obligations; and
- certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

- fraud or theft;
- fraud or defalcation while acting in breach of fiduciary capacity;
- intentional injuries that you inflicted; and
- death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A-1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A-2).

If your income is above the median for your state, you must file a second form - the *Chapter 7 Means Test Calculation* (Official Form 122A-2). The calculations on the form - sometimes called the *Means Test* - deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

Chapter 11: Reorganization

	\$1,167	filing fee
+	\$550	administrative fee
	\$1.717	total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Chapter 12: Repayment plan for family farmers or fishermen

	\$275	total fee
+	\$75	administrative fee
	\$200	filing fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

- domestic support obligations,
- most student loans.
- certain taxes,
- debts for fraud or theft,
- debts for fraud or defalcation while acting in a fiduciary capacity,
- most criminal fines and restitution obligations,
- certain debts that are not listed in your bankruptcy papers,
- certain debts for acts that caused death or personal injury, and
- certain long-term secured debts.

Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court

For more information about the documents and their deadlines, go to:

http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Bankruptcy crimes have serious consequences

- If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury either orally or in writing in connection with a bankruptcy case, you may be fined, imprisoned, or both.
- All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together - called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days **before** you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: http://www.justice.gov/ust/eo/hapcpa/ccde/cc_approved.html

In Alabama and North Carolina, go to:
http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCredit
20AndDebtCounselors.aspx

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

	Case 18-61986-jr			ntered 07/19/18 e 56 of 59	15:49:09 Desc Main	
Fill in this info	rmation to identify your case	:		Check as	directed in lines 17 and 21:	
Debtor 1	Aminata First Name	Annette Middle Name	Favors Last Name	According	to the calculations required by	
Debtor 2 (Spouse, if filing)	First Name	Middle Name		this State		
			Last Name District of Georgia	1. Disp	osable income is not determined er 11 U.S.C. § 1325(b)(3).	
Case number		<u>/////////////////////////////////////</u>	(State)		osable income is determined er 11 U.S.C. § 1325(b)(3).	
(If known)				3.The	commitment period is 3 years.	
				4.The	commitment period is 5 years.	
				Chec	k if this is an amended filing	
Official	Form 122C-1					
•	er 13 Statemer Ilculation of C			nthly Incom	e	12/1
and Ca	lculation of C	ommitment If two married people a	Period are filing together, bo	oth are equally responsil	ele for being accurate. If more sp dies. On the top of any additiona	ace is
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Be as complet needed, attac write your nan Part 1: Calc 1. What is young to make the complete of the complet	te and accurate as possible. In a separate sheet to this forme and case number (if know culate Your Average Moour marital and filing status narried. Fill out Column A, line ed. Fill out both Columns A are average monthly income the 01(10A). For example, if you aried during the 6 months, add example, if both spouses own	ommitment If two married people a prm. Include the line nur wn). In the line nur wn and line in the	Period are filing together, be mber to which the acceptance of the course of the cour	ring the 6 full months be vould be March 1 through by 6. Fill in the result. Do	ole for being accurate. If more splies. On the top of any additional flowers of the top of any additional flowers. On the top of any additional flowers of the top of any additional flowers. If the amount of your not include any income amount more and the spline of the top of	e. 11 monthly pre than

3. Alimony and maintenance payments. Do not include payments from a spouse.

4. All amounts from any source which are regularly paid for household expenses of you or your dependents, including child support. Include regular contributions from an unmarried partner, members of your household, your dependents, parents, and

Debtor 1 Debtor 2 \$0.00 -\$0.00 -

\$0.00

Copy here→

6. Net income from rental and other real property

Net monthly income from a business, profession, or farm

Gross receipts (before all deductions)

Ordinary and necessary operating expenses

Net monthly income from a business, profession, or farm

Gross receipts (before all deductions)

Ordinary and necessary operating expenses

Debtor 1 Debtor 2 \$0.00 -\$0.00 -\$0.00

Сору

\$0.00

\$0.00

\$0.00

\$0.00

or farm

Dept	or 1 Aminata	Annette	Favors	_ Case number (if i	known)		
	First Name	Middle Name	Last Name				
				Column A Debtor 1		Column B Debtor 2	
7. lı	nterest, dividends, and ro	yalties		\$0.00			
8. L	Inemployment compensa	tion		\$0.00			
		ou contend that the amount rist it here:	eceived was a benefit under the				
F	or you		\$0.00				
u	nder the Social Security Act		unt received that was a benefit	\$0.00			
in	clude any benefits received		y the source and amount. Do not or payments received as a victim or domestic terrorism.				
lf	necessary, list other source	es on a separate page and put	the total below.				
-							
_							
Т	otal amounts from separate	e pages, if any.		+\$466.67		+\$0.00	
	-	nt monthly income. Add lines for Column A to the total for C	9	\$2,712.22	+	\$0.00	= \$2,712.22 Total current
		Measure Your Deduction	ons from filcome				\$2,712.22
13.	Calculate the marital ac	ljustment. Check one:					
	You are not married. F	Fill in 0 below.					
	You are married and y	our spouse is filing with you.	Fill in 0 below.				
	You are married and y	our spouse is not filing with y	ou.				
			olumn B, that was NOT regularly paraidility or the spouse's support of				
	Below, specify the basadjustments on a sep	_	and the amount of income devoted	d to each purpose.	If necess	sary, list additional	
	If this adjustment doe	s not apply, enter 0 below.					
				-			
	Total			\$0.00		Copy here→	-\$0.00
14.	Your current monthly in	come. Subtract the total in line	e 13 from line 12.				\$2,712.22
15.	_	nonthly income for the year					<u> </u>
	15a. Copy line 14 here →					·····	\$2,712.22
	Multiply line 15a by 1	12 (the number of months in a					x 12
	15b. The result is your cur form.	rent monthly income for the y	rear for this part of the				\$32,546.64

Debt	or 1 Aminata	Annette	Favors	Case number (if known)	
	First Name	Middle Name	Last Name		
16.	Calculate the median fa	amily income that applies to	you. Follow these steps:		
	16a. Fill in the state in wh	nich you live.	Georgia		
	16b. Fill in the number of	people in your household.	1		
		mily income for your state and			\$46,104.00
	household using the link specifi	ied in the separate instructions		a list of applicable median income amounts, go online y also be available at the bankruptcy clerk's office.	
17.	How do the lines compa	are?		· · ·	
	17a. Line 15b is less under 11 U.S.C	than or equal to line 16c. On 2. § 1325(b)(3). Go to Part 3.	the top of page 1 of this for Do NOT fill out <i>Calculation</i>	orm, check box 1, <i>Disposable income is not determined of Disposable Income</i> (Official Form 122C-2).	
	U.S.C. § 1325(I		t Calculation of Disposa	k box 2, <i>Disposable income is determined under 11</i> ble Income (Official Form 122C-2). On line 39 of that	
Part	3: Calculate Your Co	ommitment Period Unde	r 11 U.S.C. §1325(b)((4)	
18.	Copy your total average	monthly income from line	11.		\$2,712.22
19.				not filing with you, and you contend that calculating the our spouse's income, copy the amount from line 13.	
	19a. If the marital adjustm	nent does not apply, fill in 0 or	ı line 19a.		-\$0.00
	19b. Subtract line 19a f	rom line 18.			\$2,712.22
20.	Calculate your current	monthly income for the year	. Follow these steps:		
	20a. Copy line 19b.				\$2,712.22
	Multiply by 12 (the r	number of months in a year).			x 12
	20b. The result is your cu	rrent monthly income for the	year for this part of the form	n.	\$32,546.64
	20c. Copy the median far	mily income for your state and	size of household from lir	ne 16c.	\$46,104.00
21.	How do the lines compa	are?			
		line 20c. Unless otherwise ord s 3 years. Go to Part 4.	dered by the court, on the	top of page 1 of this form, check box 3, The	
		n or equal to line 20c. Unless operiod is 5 years. Go to Part 4.		court, on the top of page 1 of this form, check box	
Part	4: Sign Below				
	By signing here, I dec	clare under penalty of perjury t	hat the information on this	statement and in any attachments is true and correct.	
	/s/ Aminata F		x	ignature of Debtor 2	
	Date 7/19/2018 MM/DD/Y		С	Date MM/DD/YYYY	
		do NOT fill out or file Form 12: fill out Form 122C-2 and file it		of that form, copy your current monthly income from lin	e 14

Debtor 1 Aminata Annette Favors Case number (if known)
First Name Middle Name Last Name

Official Form 122C-1. Additional page

Part 1: Calculate Your Average Monthly Income		
	Column A Debtor 1	Column B Debtor 2
10.Income from all other sources not listed above.		
Other	\$466.67	\$0.00